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Medicare & You

The knowledge to make
good decisions



Getting a Second Opinion Before Surgery

Your Choices and Medicare Coverage

What is a second opinion?

A doctor may tell you that you need surgery for a health problem that is not an emergency. This means that the surgery does not have to be done right away. That means you have time to talk with your doctor and decide what is best for you. Deciding what is best for you could be getting a second opinion from another doctor. A second opinion is when another doctor gives his or her view about your health problem and how it should be treated.

Doctors do not always agree on when surgery is the best choice of treatment. You have the right to:

- Know what your choices are.
- Have another doctor look at those choices with you.
- Have your wishes considered before choosing surgery.

When should I get a second opinion?

Do not wait for a second opinion for emergency surgery. Some types of emergencies that may require surgery right away include:

- Acute appendicitis
- Blood clot or aneurysm
- Accidental injuries

It is up to you to decide when and if you will have non-emergency surgery. Getting a second opinion can help you make a more informed decision. For example, the following procedures are not always emergencies:

- Tonsillectomies
- Gall bladder procedures
- Hysterectomies
- Hernia repairs
- Cataract operations

You may also get a second opinion if your doctor tells you that you should have certain kinds of major non-surgical diagnostic or therapeutic tests.

How do I get a second opinion?

When you decide you want a second opinion, ask your doctor's office to send your medical records to the doctor giving the second opinion. That way, you may not have to repeat medical tests.

Before you visit the second doctor, call that office and make sure they have your records. During the visit, be sure that the doctor knows what tests you have had and what surgery you want to discuss.

If the second doctor does not agree with the first, you may feel confused about what to do. In that case, you may want to:

- Talk about your condition more with your first doctor.
- Talk to a third doctor.

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What do I need to know before I get a second opinion?

When surgery is not an emergency, you may want to ask the doctor questions about your health problem and the surgery. It may help to write down a list of questions. Take the list of questions with you to the doctor. To help you with making your list of questions, you may want to call 1-800-MEDICARE (1-800-633-4227), and ask for *Choosing Treatments*.

How do I find a doctor to give me a second opinion?

- Ask your doctor for the name of another doctor to see. Do not hesitate to ask; most doctors want you to get a second opinion. If you do not want to ask the doctor who recommends the surgery, ask another doctor you trust for the name of a doctor to see for a second opinion.
- Ask your local medical societies for the names of doctors who treat your illness or injury. Your local library can help you identify these societies.
- Call the Medicare carrier who handles your Medicare Part B bills. Your carrier can give you the names of doctors in your area who accept assignment (accept the Medicare approved amount as payment in full). This could save you money. For additional information on "assignment", refer to the Medicare pamphlet: *Does your doctor or supplier accept "assignment?"*.

To find your Carrier's name, address, and telephone number:

- Look in the *Medicare & You* handbook.
- Call 1-800-MEDICARE (1-800-633-4227) or TTY/TDD: 1-877-486-2048 for the hearing and speech impaired.
- Look on the internet at www.medicare.gov under "Helpful Contacts."

How does Medicare pay for a second opinion?

Medicare Part B helps pay for a second opinion just as it helps pay for other doctors' services that are medically necessary.

If you have Medicare Part B and are in the Original Medicare Plan:

- Medicare pays 80 percent of the approved amount for a second opinion. Your share is usually 20 percent of the Medicare approved amount, after you have paid your \$100 annual Part B deductible.
- If the second opinion does not agree with the first, Medicare pays 80 percent of the approved amount for a third opinion.

If you are in a Medicare managed care plan (such as an HMO), you have the right to get a second opinion. But some plans will only pay for a second opinion if you first get a referral from your primary care doctor. (A referral is a written OK). You must get the second opinion from the doctor named in the referral. If you want to get a second opinion from a doctor who does not belong to your plan, talk to your plan first. Some plans will pay if you do this, but most will not.

If you are in a Private Fee-for-Service plan a second opinion for your health problem is covered by Medicare. If the first two opinions are different from each other, the Private Fee-for-Service plan will pay for a third opinion.

If you have Medicaid, it may also pay for second surgical opinions. To find out, contact your State medical assistance office. You can get the phone number by:

- Looking in the *Medicare & You* handbook.
- Calling 1-800-MEDICARE (1-800-633-4227) or TTY/TDD: 1-877-486-2048 for the hearing and speech impaired.
- Looking at www.medicare.gov under "Helpful Contacts."